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COURSE IS

JANUARY 19 & 20TH

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Navigate Liabilities of Job Interviewing

In a turbulent economy, it is important for employers to take every precaution to avoid costly lawsuits down the road. Some experts say that cases against employers on the rise and that nearly three out of five companies will be sued by an employee at some time. The hiring process opens up liabilities that require careful planning, training and attention to avoid.

The most important assurance for employers against claims made by potential employees is employment practices liability insurance. This type of coverage protects against discrimination, wrongful termination, sexual harassment and other employment-related claims.

Just as important as purchasing coverage to protect your company is asking the right kinds of questions during the interview process. While it is important to screen employees to find the right fit for your business, certain questions could expose the company to unforeseen costs and potential liabilities.

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Reducing Your Cash Risk

Cash transactions are an essential part of business operations. Handling money presents a certain risk, so to reduce loss, always remember these tips while working with cash.

Cash Drawers

When using a cash drawer:

- Open it only when making a transaction.
- Close the drawer before you package merchandise the customer may have purchased.
- Leave the bills the customer gave you on top of the drawer until after making change to keep a record of what the customer paid in case of dispute.
- Never leave an open cash drawer unattended for any length of time.
- Notify your supervisor when you build up excess cash in your drawer so it can be moved to a more secure location.
- Never count cash drawers in front of customers. Always count the contents of the drawer in a secure, private area.
- Always lock the cash drawer and remove the key when it is not in use.
- If the premises will be unattended overnight, empty the cash drawer and leave it open to deter damage in the event of a break-in.

Bank Drops

There may be a time when you will have to bring cash to the bank on behalf of your business. Remember these tips while moving cash:

- Never establish a routine for deposits. Vary the time and the route you take as much as possible.
- Always try to take someone with you. Go by yourself only as a last resort.
- Alert someone that you are leaving with the deposit and also tell them when you should be returning.
- Transport cash in something that doesn't draw attention to you. If you are using a bank bag or similar container, always put it in something unidentifiable.
- Do not use public transportation.
- If taking a taxi, use a reputable company, and always call for it by phone instead of flagging one down once you've reached the street.
- Do not make other stops before the deposit.

Holiday Travel Plans:

What to do in an Emergency?

One question we often get asked this time of year is “will my health insurance cover me when I am travelling?” The answer will depend on the type of care you are seeking and the type of plan you have. The best advice is to call the member services number on your health insurance ID card and have the insurance carrier direct you to a network provider. Nearly all health insurance plans, even HMO (health maintenance organization) plans, will provide coverage for true emergencies even if you are in an area that is not serviced by the insurer's network. Again, the key is to contact the insurance plan as soon as you are able to and advise them of the circumstances surrounding your emergency room or urgent care visit. Using a pro-active approach will help ensure that your claim gets processed correctly! In many situations, you can get appropriate medical attention at an urgent care center or walk in doctor clinic. This is a much less expensive option and urgent care centers can be found in nearly every town! Anthem has created a Google map that identifies ER alternatives throughout the state. Visit <http://www.anthem.com/eralt>. Not insured by Anthem? Simply call the facility to see if they will file your claim for you. As long as the claim is filed as an “emergency” your plan should cover your visit – but be sure to also let your insurance plan know as an ounce of added protection!

Friedman Insurance Embraces Social Networking

Friedman Associates recently embraced social networking by creating our first Facebook and Twitter pages in conjunction with the launch of our newly redesigned and updated web site. Recent studies have shown that time spent on social networking sites has steadily increased, becoming the number one activity of Internet users. In that regard, we are using these sites to interact with our clients, business associates, and friends to achieve the following goals:

- Provide timely information about safety and risk control matters
- Promote upcoming events like Free OSHA Seminars, and Certified Renovator Courses
- Interact with our clients to determine what issues are important to them so that we can provide additional value added service in those areas
- Link to other web sites or repost "tweets" from industry connections to relay information as it becomes available

Become our friend on Facebook or follow us on Twitter 7 days a week, 365 days a year at the following addresses:

You can find us on:

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And our web site  www.friedman-insurance.com

Interviewing (continued)

As a rule of thumb, train your staff to stay away from questions that directly relate to any of the common employment practices liability suits. Anything that could lead to discrimination accusations should be off limits.

Remember that warning candidates that their answers will not be used against them or telling them they do not have to answer does not count as proper liability coverage. Below are some examples of questions that you should avoid to protect your company's bottom line in the long run:

- Are you planning on having children/are you pregnant?
- Have you ever been arrested?
- Have you ever declared bankruptcy?
- What is your ethnic background?



Holiday decorations in our lobby